



## Money Basics

- US Currency
- Banking Terms
- The Checking Account
- The Account Ledger



These units introduce students to common banking terms. They also have students practice basic procedures for opening a checking account and keeping a record of expenses and deposits with a ledger.



## Budgeting

- Budget items
- Creating a budget
- Maintaining a budget



These units introduce students to budgets: their purpose and their format. Students will be guided on how to create a budget with suggested items and on how to modify items for their own

# Handling Money



An Early-Reading Curriculum Package for Adults



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## Curriculum Design

The units in the Handling Money curriculum have two purposes: to teach content and to improve reading levels.

The content is written between the 3.5 to 4.5 reading levels. However, students at lower reading levels will be able to learn with the materials. That is because each reading passage is accompanied by a narration at two levels: slow normal and very slow. Students can select the speed they desire.

Each unit also has activities that help students put to immediate practice what they are learning. Activities are matched with answer sheets to create more independence in learning.

The content addresses adults who wish to enter the workplace but who (1) lack adequate reading skills to compete in the workplace, and (2) need more knowledge about how money transactions.

### Q&A

#### How long does it take for a student to complete a unit?

Units are different in size. Students are different in backgrounds and abilities. A student reading at the 4<sup>th</sup>-grade level with no learning limitations should complete a unit in one or two weeks, depending on the size of the unit and time spent on task.

#### Do students need supervision?

Yes. Students with limited reading skills will need a lot of help at the beginning. They will need to be shown how to open the content, how to select sound clips, and how to turn in their completed work, depending on the preferences of each program. Once a student completes a unit, he should be able to take additional units on his own.

#### How does a student improve reading skills?

Reading is a skill. You become a better reader by reading. Also, each unit reinforces money-related vocabulary, provides audio clips for passages, and offers exercises to reinforce reading skills related to the content.